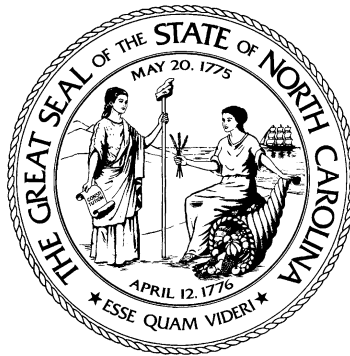


**Joint Legislative Study Commission on the  
Modernization of North Carolina Banking Laws  
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